

FIG. 1

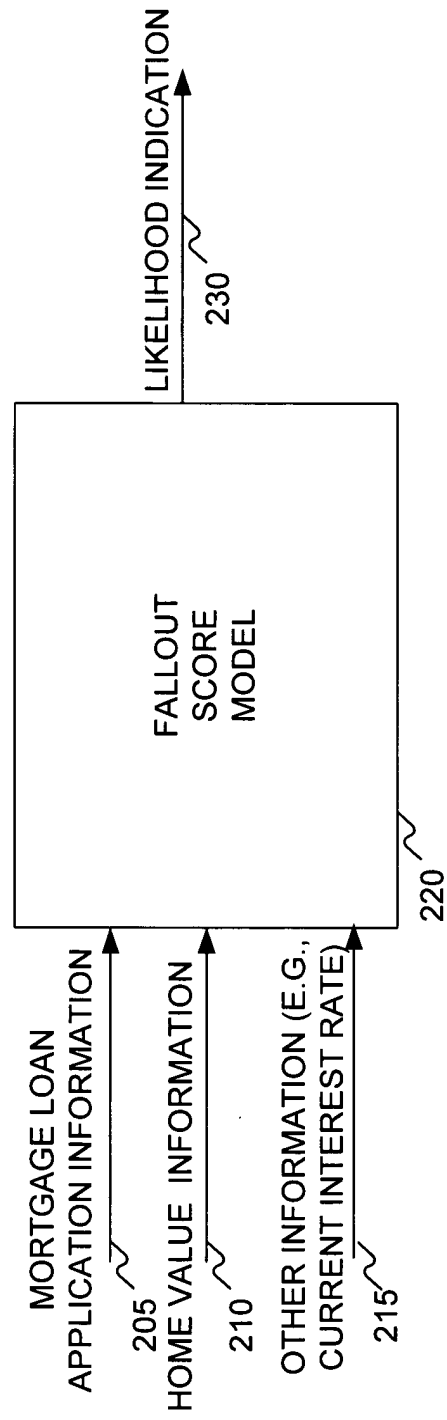


FIG. 2

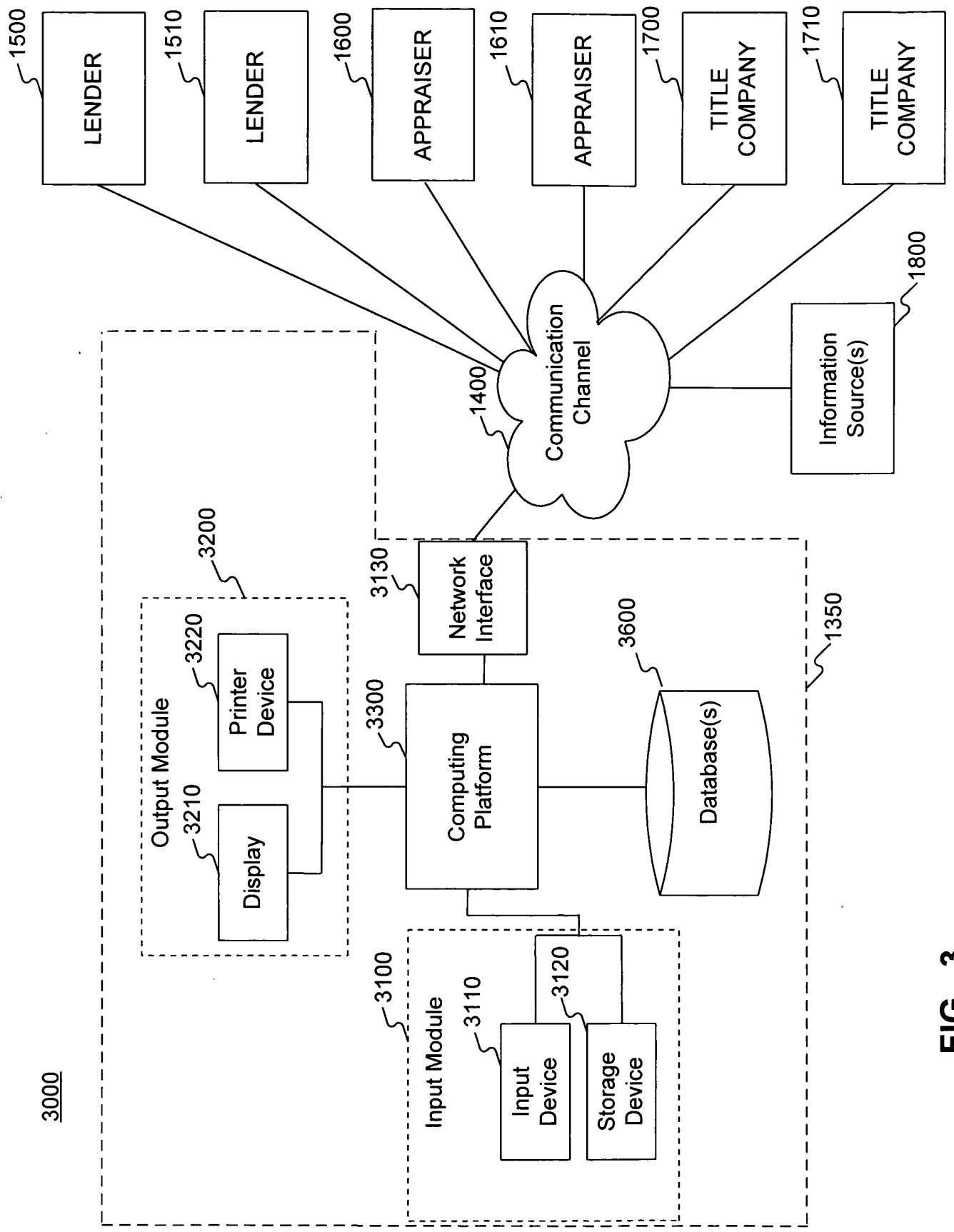


FIG. 3

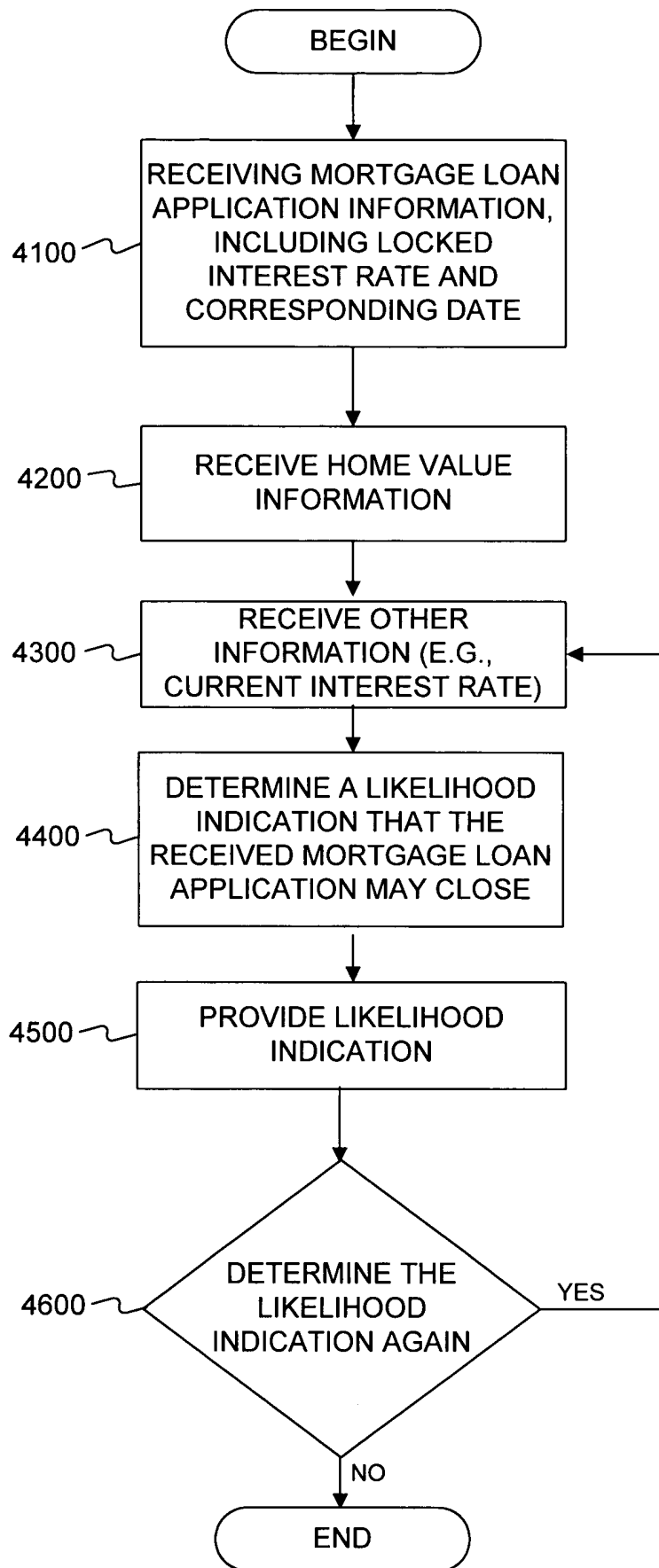


FIG. 4

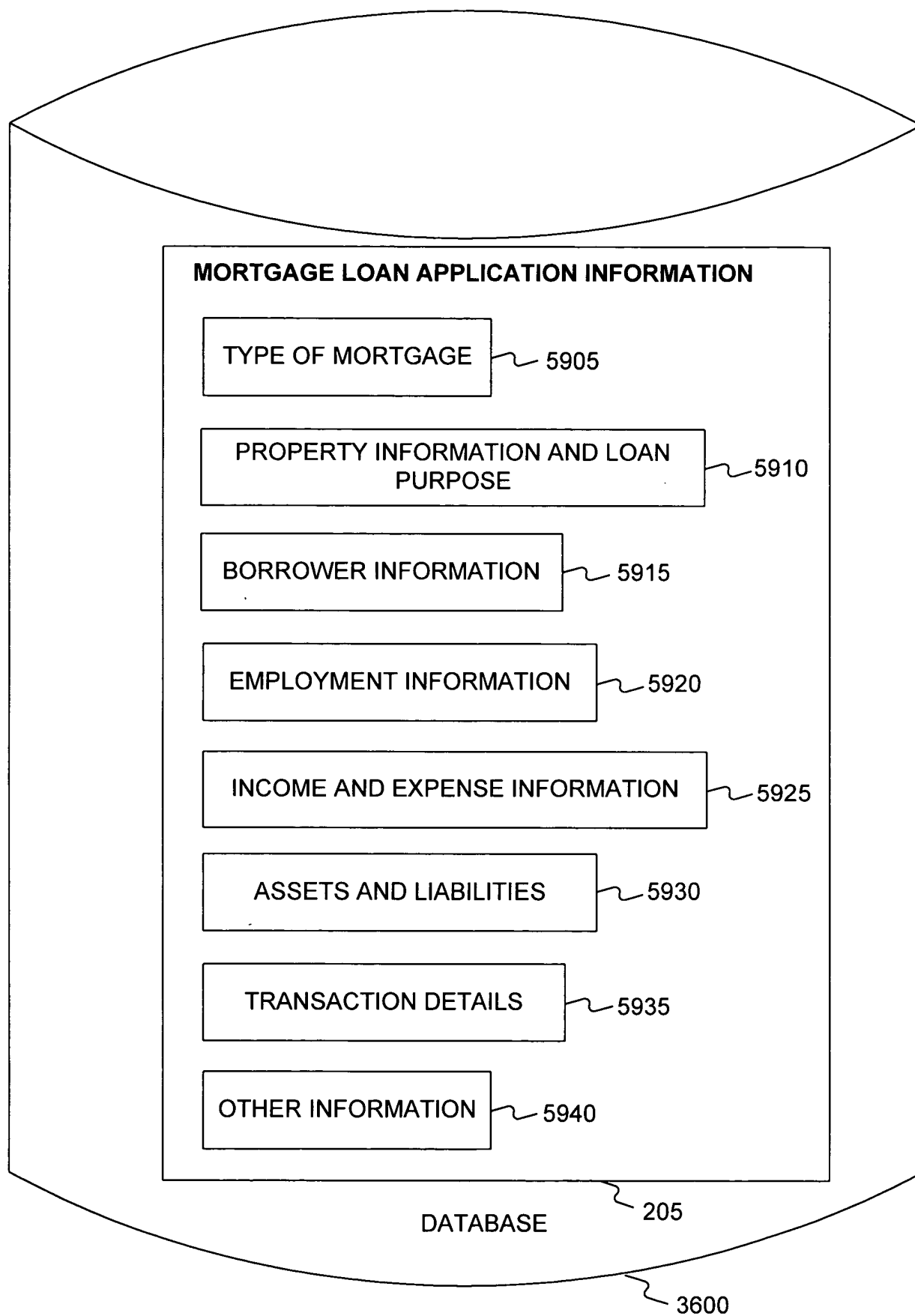


FIG. 5

6100	Property Address
6200	ZIP code with +4 extension, if available, of subject property
6300	Home valuation estimate represented by a combined point value
6400	Home valuation estimate standard deviation
6500	Median house price represented as a zone point value based on, e.g., ZIP code

FIG. 6

1.	FALLOUT SCORE = 600	*** VARIABLES ARE MULTIPLIED BY **\\
2.	+500*(INTEREST_RATE_SPREAD)	** parameters or weights **/
3.	+ 50* <u>DAYS_UNTIL_CLOSE</u>	
4.	+ 1*CREDITSCORE	
5.	-0.5*MCRED	
6.	+5*30-DAY	
7.	+1*60-DAY	
8.	+ 10*FIXED	
9.	+20*JUMBO	
10.	+3.5*30-YEAR	
11.	-5*ARM	
12.	-20*15-YEAR	
13.	+100*COMBINED_POINT_VALUE	
14.	+100*ZONE_POINT_VALUE	
15.	+3*PURCHASE	
16.	+20*REFINANCE	
17.	+10*CASH_OUT	
18.	+10*NUMBER_OF_POINTS_PAID	
19.	-10*FEETPCT	
20.	+2*LTV	
21.	+20*VOLATILITY	
22.	+100*DOCS_DRAWN	
23.		
24.	** scaling score to a range **\\	
25.	If LOAN FALLOUT SCORE < 300 then LOAN FALLOUT SCORE = 300	
26.	If LOAN FALLOUT SCORE > 900 then LOAN FALLOUT SCORE = 900	

FIG. 7

Sample Web Page With Result

Prepared For: Lender (or Appraiser) Name

LOAN FALLOUT SCORE FOR LOAN NUMBER 100: 300

Property Information:

Street Address: 9999 ANYWHERE DRIVE

City: ROCHESTER **State:** NY **Zip:** 14621 – 1234

Scores below 500 are at highest risk of falling out (or not closing)
Scores between 500 and 600 are at moderate risk of falling out
Scores above 700 have lowest risk of falling out (likely to close)

FIG. 8

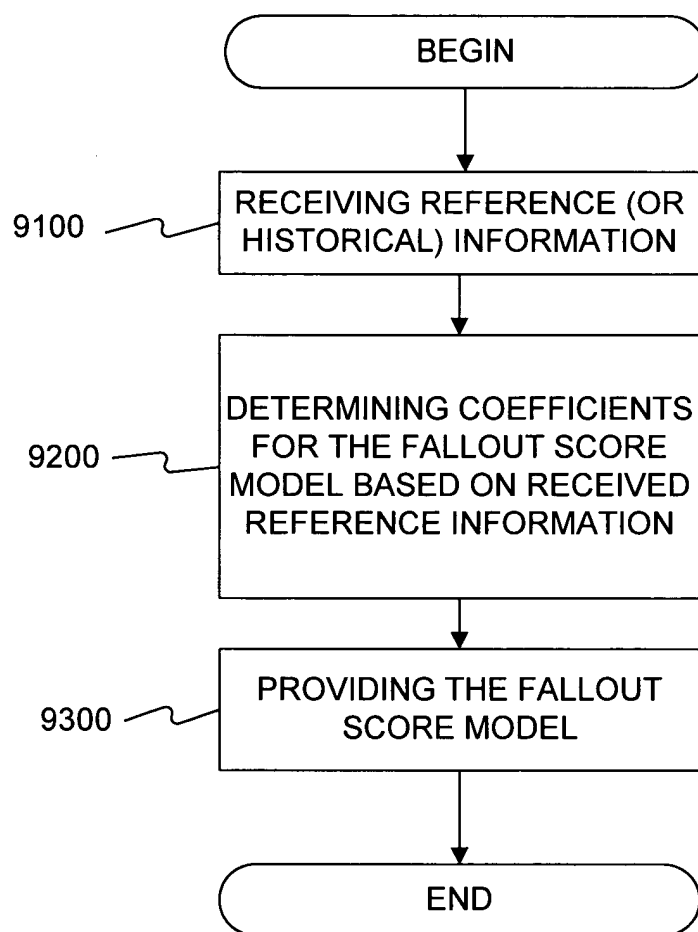


FIG. 9

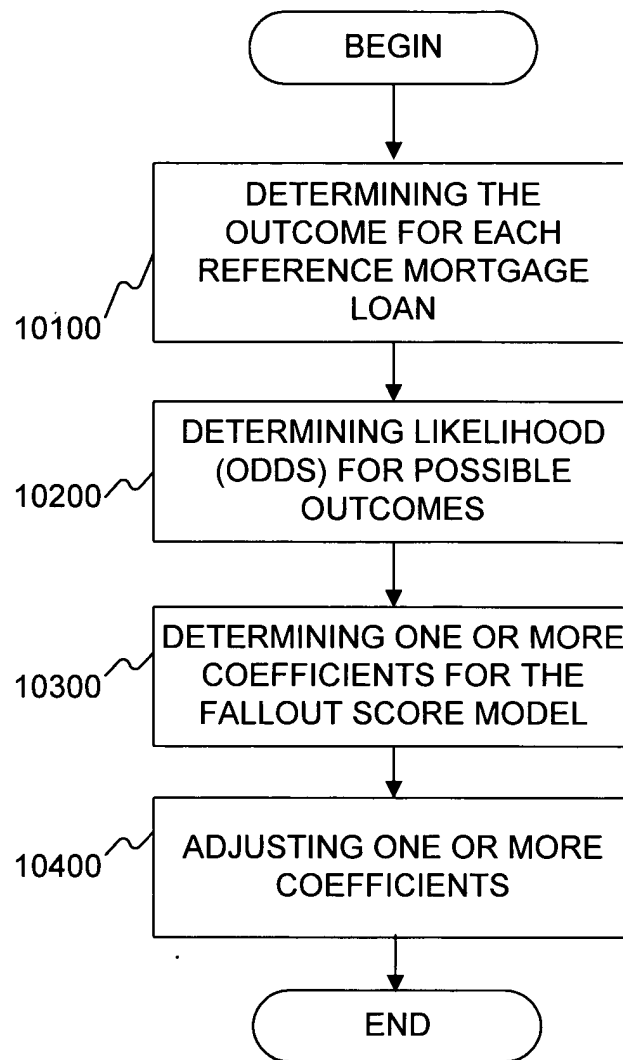


FIG. 10

LOAN NUMBER	CLOSING DATE	OUT- COME	INTEREST RATE SPREAD	VOLATI- LITY	CREDIT SCORE	COMBINED POINT VALUE	DOCS DRAWN
1	May 1, 2003	1	0.1	0	775	400	1
2	NONE	0	-0.5	0.5	400	800	0
3	NONE	0	-1.0	0	450	900	1
4	May 15, 2003	1	0.1	0	800	500	1
...							
...							
N th Loan	June 1, 2002	1	0	0	790	500	0

FIG. 11